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Karen Michele Rozier
7957 Dahlia Circle
Buena Park, CA 90620
(410) 458-3772
Without Assistance of Counsel

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF NEW YORK

In re RESIDENTIAL CAPITAL, LLC et. al, Debtors.	) Judge Hon. Martin Glenn, Presiding)) Case No. 12-12020 (MG))) Chapter 11)) **DECLARATION OF Karen Michele Rozier IN**) **SUPPORT OF CLAIMANT'S OPPOSITION TO**) **BORROWER CLAIMS TRUST'S MOTION FOR**) **ORDER ESTIMATING CLAIMS AND ESTABLISHING**) **DISPUTED CLAIMS RESERVES [Doc 7036]**)

I, Karen Michele Rozier, do hereby declare, swear, or affirm:

1. I am Karen Michele Rozier, the Claimant in this matter. I am over the age of 18. I was born Karen Michele Chapman and married David Eugene Rozier on June 24, 1996 in Maryland, taking his last name. I am a resident of the State of California and a citizen of Maryland by birth. I have personal knowledge of the facts herein, and, if called as a witness, will testify competently thereto.
2. I am competent to make this declaration. I do not believe my claims are outrageous given the facts of the case, my unique circumstance, and the harm the Debtors caused me.
3. I received the Borrow Claims Trust's motion on Saturday June 14th after 3 p.m. There was no Proof of Service included with the notice and the envelope does not bear a date-stamp. I reviewed the bankruptcy website and could find no record of them recording a proof of service. I am filing a formal complaint with Judge Gerber for the entire handling of the case as it appears

that the Debtors are abusing the judicial system and mail to thwart justice and unjustly enrich itself. I spoke with the Judge's Law Clerk today and he is expecting my complaint.

4. I am not an attorney and never attended law school. I have not paid or consulted with any attorneys during this case.

5. I am Black, female, and a first generation college graduate. I started studying computers in 1976 at my technical high school, Baltimore Polytechnic Institute. I was admitted into Carnegie Mellon University early. I have a Bachelor of Science in Electrical Engineering and a Master of Science in Industrial Administration (MSIA/ MBA) from Carnegie Mellon University (CMU), as well as a Master in Public Administration from Harvard University. I received numerous scholarships while at CMU, including a fellowship while in graduate school. My concentration at CMU'S Graduate School of Industrial Administration[1] was computer integrated manufacturing[2]. I worked over five years for the Naval Air Systems Command between undergraduate and graduate school. I solved many pressing problems for many programs including AN/ALQ-165 ASPJ, AN/AQ-162, AN/ALR-76 and my main program, the AN/ALR-67. I received commendations from the Commodore[3], Program Managers, the Spanish Air Force, the Royal Australian Air Force, and numerous other thanks for my diligence in doing the right thing correctly.

6. I am likewise not an accountant. However, in addition to completing progressively more advance graduate accounting courses while at CMU[4] and Harvard, I also completed two graduate accounting courses at the University of Maryland at College Park, both with A's. I was offered a position teaching undergraduate accounting at the University of Phoenix (classroom)[5]. My final

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[1] Now called the Tepper School of Business thanks to the generosity of Mr. David Tepper. We don't manufacturer anything more in America, so what do we need with *girls* trained in engineering, manufacturing and management?

[2] Tepper is still ranked #2 in Production/ Operations Management.

[3] Now called "Rear Admiral (lower half)"

[4] My graduate accounting education includes two classes taken with Yuji Ijiri, the father of Triple Entry Accounting. I designed accounting software while at Carnegie Mellon as we were on the cutting edge of creating the first computer applications. I also helped design the first Material Management Information System in 1992/93 for Hughes Aircraft Bruno Power Supply Company. I still possess the original copy.

[5] They also offered me teaching university positions in undergraduate statistics, macroeconomics, management and operations research. I chose to return to engineering because as Andrew Carnegie wrote, "My heart is in my work." Debtors' actions forced me out of the field I love into a field where I have no passion, fighting in court.

project at CMU GSIA was an accounting software program which it took them days to crack[6]. These are the skills I put to use in February 2006 when I discovered that someone was manipulating LIBOR. I spoke directly with Richard Rothleder of WMC Mortgage Company (a GE Money Company) of my concerns about LIBOR in February and WMC Mortgage Company rescinded that Note dated December 23, 2005. That is an undisputed fact. I signed a new note on June 1, 2006[7]. That is also an undisputed fact. I was paying my June 2006 note when the Debtors declared default on the rescinded December 23, 2005 note. Since then, U.S. Bank has alleged that I signed two notes for $576,000 and that I owe them my home and $576,000. Debtors are responsible for this confusion and my pain as they knew the December 23, 2005 note was rescinded and that the June 1, 2006 was unsecured by any Deed of Trust. I previously offered to honor the June 1, 2006 note but no entity accepted that offer which has since been withdrawn. Debtors, Bank of America and US Bank have each attempted to foreclose using the December note while refusing to acknowledge the June note. Ocwen is now attempting the same.

7. I am also a trained negotiator. This training includes on-the-job training at the Naval Air Systems Command where I often had to negotiate terms and conditions with my field activities, laboratories, and contractors. I completed negotiation training at Tepper and was the Labor Negotiator for our capstone course, Management Game[8]. I was required to negotiate a contract against Steel Mill Union negotiators. I received the highest mark for my negotiation skills[9].

8. I was employed by General Motors Hughes Electronics (Hughes)[10]. They changed their front-end purchasing organization based on my work. When Hughes was acquired by Raytheon, I was put in charge of the team to merge the Material Quality and Supplier Development organizations. I was

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[6] This is a huge part of the reason why I was able to spot the fraud quicker than most people.
[7] The note closed on 6-6-6, a fact not lost on my sister the Reverend T. Chapman.
[8] The Management Game was first introduced by Carnegie Mellon in 1958 and has been adopted by many other leading business schools as an effective business simulation model. Tepper students work with an external board of directors to manage a multinational corporation, guiding the organization through a wide range of issues including global expansion, labor negotiations, operations, market share, shifting economies and financial performance
[9] I believe my team finished 2nd in the competition. I don't recall. I know we negotiated the best labor contract.
[10] My mother worked for General Motors Corporation and my brother worked for GMAC Financing.

responsible for merging the organizations from Hughes, Raytheon, Texas Instruments and E-Systems into one company. We succeeded and the team adopted my approach for solving major problems. We published a handbook which has since become the industry standard. I also published a paper based on my work, detailed below.

9. My management at Hughes suggested I apply to Harvard. In addition to earning my Master of Public Administration from the Kennedy School, I was admitted into its doctoral program in Science, Technology and Public Policy and passed my requirements in management and statistics. I was the first Black female admitted into that doctoral program. Harvard not only covered my tuition, but they paid me $1,000 per month stipend to study in their doctoral program[11]. Harvard did not pay me when I was a stranger to them. They awarded me the Fellowship after I completed one year; i.e. after reviewing my competence. According to the correspondence they sent me back in 2004, they require no more class work of me before I start writing my dissertation.

10. I left Harvard to assist Hughes Aircraft with the AN/ALR-67 Advanced Special Receiver program to support the F/A-18E/F Operational and Effectiveness Testing. They rehired me based on their first hand experience of my competence.

11. I have been a missile engineer. After our country was attacked on September 11, 2001, The Naval Sea Systems Command came to my front door and asked me to help our nation rebuild its legacy systems, and I agreed. I began working for NAVSEA in January 2002 and helped implement a program to improve fleet readiness. I was eventually put in charge of "Performance Assessment, Naval Future Capabilities in Electronic Warfare, Knowledge Superiority and Missile Defense." According to my boss, that made me a rocket scientist.

12. I voluntarily walked away from defense work in November 2004 to become a Peace Advocate. I was willing to return to Defense and accept a position as Chief Engineer, Air-to-Ground Missile for the Space and Naval Warfare Command (SPAWAR) to again help my country. I was prevented

[11] I never get tired of saying or writing that.

from accepting this *delicious* position partly due to my financial situation. They were willing to hire me based on their previous experience with me as a Junior Engineer – the person who recommended me was the person who trained me straight out of engineering school! I interviewed and was accepted for the position but ***denied my security clearance*** due to financial considerations – all of the litigation and foreclosure actions brought on by Debtors (1) wrongful default[12] and (2) wrongful foreclosure[13].

13. I am also a LEAN SIX SIGMA expert. I was trained in Continuous Improvement by Hughes Aircraft, Six Sigma by Raytheon Systems Company, and appointed as the NAVSEA LEAN SIX SIGMA expert when NAVSEA desired to become LEAN. One of my duties at Raytheon was creating tools to analyze difficult problems. I am very skilled in Pareto analysis. In fact, Congress was planning to cancel the F/A-18E/F [E/F] program in the 1996 timeframe. That program was not cancelled partly due to my efforts. The program had two major electronics flaws that made it less viable than its predecessor the F/A-18C/D. [C/D]

a. The first problem was that the E/F was slated to use the AN/ALR-67 Advanced Special Receiver (ASR). I was previously the Cognizant Engineer for the ASR at NAVAIR and led the competitive technical evaluation for this $1.2 billion program. I formed the team of 25 senior engineers and scientist from around the DoD, led the team which wrote the specification and statements of works, and led the team which evaluated the proposals. Our work withstood a Government Accounting Office audit when the losing incumbent protested the award. The E/F program was impacted by the ASR, which was going through a Reliability Growth Program with little success. The equipment had over 1,540 Trouble Failure Reports and Congress was threatening to cancel the ASR program, which would have left the F/A-18E/F without radar warning receiving capability, essentially a sitting duck. After receiving frantic calls from

[12] Declared March 2008. Rescinded December 2009. I personally communicated with GMAC Mortgage directly including its attorneys and have presented the court with that Information.
[13] Foreclosed September 24, 2012. Reversed October 4, 2012.

Hughes Aircraft and the Navy, I left my doctoral program at Harvard to solve this problem for the Navy. Within four months I had reduced the 1,540 TFRs down to 43 using Pareto techniques. Within another two months, my team reduced it down to seven unresolved issues and we had approved plans in place to solve the seven challenges.

b. The second problem was due to survivability. As designed, the E/F equipped with an ASR had a lower survivability factor than a C/D equipped with an AN/ALR-67(V)3. The pilots were refusing to fly the plane. Raytheon identified a solution to solve the problem but they lacked a process to implement the solution. I – Karen Michele Rozier – am the one they called to brief the Assistant to the Assistant Secretary of the Navy to convince him of the need to put all Navy protocol aside and approve an untested technology for production into an aircraft. I succeeded, and AESA is keeping F/A-18E/F pilots alive.

14. I am a member of the DoD Acquisition Professional Community and certified as follows:

a. Systems Planning, Research, Development and Engineering (Level 3)

b. Test Engineering (Level 3)

c. Production Quality Management (Level 2)

15. I have published several articles, none for money.

a. Co-authored paper entitled "Providing Powerful Design Solutions by Leveraging Raytheon Six Sigma Tools with the Supplier Affordability Process", 1999 Raytheon 3rd Annual Systems Engineering Symposium

b. "Bruno Lessons Learned", Hughes Aircraft Materiel Mentor Volume 6, No. 9. September 1993

c. "Managing Technology Transfer in a Teaming Environment", Washington D.C. Press Conference Review Newsletter, February 1, 1993.

d. "Asynchronous Flight Tactics for Fighter-Attack Aircraft Against Continuous Wave Pulsed Threats" (1987)

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16. I have not reviewed the qualifications of the Claimants that were rejected. If the Debtors or Borrows Claims Trust can show that they have reviewed a similarly situated Claimant, I will agree with their assertions that my demands are ridiculous. Due to Debtors initial wrongful acts, instead of being the HARVARD EDUCTATED BLACK FEMALE HEAD ROCKET SCIENTIST IN CHARGE OF ALL OTHER ROCKET SCIENTIST, I am just another Broke Black Girl. Debtors' wrongful acts from 2007 – 2012 and its on-going act to escape culpability is sufficient grounds for the damages requested.

17. I personally communicated with attorneys for the Debtors and not the local attorneys and provided the Court with evidence that GMACM Headquarters authorized the wrongful acts against me. I likewise presented evidence of my on-going demands to ETS, LLC to no avail. Debtors cannot claim that Debtors' attorneys instructed local counsel to dismiss any action immediately as it claims it did in the case of Barry and Cheryl Mack. [See Doc 7118 filed 06/16/14) page 6, 3rd line.]

18. The ResCap bankruptcy was not a qualified success. It was – in the eyes of the wrongfully accused or foreclosed upon homeowner – the final criminal chapter in a very ugly book, one that deserves to be reopened, reexamined and if necessary, rehashed.

19. My time has passed. Instead of returning to my high school and college reunions as THE HEAD ROCKET SCIENTIST IN CHARGE OF THE OTHER ROCKET SCIENTISTS, I was forced to miss my celebrations as I fight for and defend my home due to the Debtors' illegal acts. The lost salary and benefits alone are over a million dollars. People have died – people who never got to see me reach my greatness because the Debtors' greed, incompetence, negligence, and criminal behavior tried its best to bring me down to nothing. Debtors should pay as agreed in the Plan.

20. The California Appeals Court was quite clear that Californians can recover for extreme emotional distress. [Ragland vs. U.S. Bank National Association, No. G0445580, 4th Cal. App. Division 3, filed September 11, 2012] I declare that Debtors, each of them, have caused me extreme emotional distress for all of its acts including but not limited to: refusing to accept my payments; being slow

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to credit my payments; returning my payments; not returning my phone calls; not responding to my letters or written Qualified Written Requests; wrongfully declaring default in 2008; generating fraudulent paperwork with my middle name misspelled and then trying to use it against me; filing false documents in state, federal and federal bankruptcy proceedings against me and destroying my trust in the judicial system; trying to convince me to sign a blank forbearance agreement; wrongfully foreclosing on my property in 2012; incorrectly rescinding the wrongful foreclosure and forcing me to sue to correct its mistakes; ruining my ability to maintain a security clearance; illegally transferring the rescinded note date December 23, 2005 for $576,000 identified as Account # 0810021144 to Ocwen suspecting it was a void note; attempting to foreclose pretending that my million dollar home was worth less than the value of that void note; pretending as though I owed a debt to Mortgage Electronic Registration Systems knowing I did not and could not; deliberately creating a fake entity Mortgage Electronic Registration Systems, Inc[14] to confuse the California courts; ruining my trust in my Mother's, brother's and my former employer General Motors; taking my money using all of the false instruments; not having a robust process in place to manage its business; failing to train its employees despite its rich tradition of training; corrupting public officials; disclosing its relationship not only with each other but with other ResCap companies U.S. Bank churned me through from between 2004 until I discovered its illegal, immoral, unethical plot.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Dated: June 18, 2014

Executed in Buena Park, California by

Karen Michele Rozier

[14] MERS failed to properly register with the State of California. Rather than pay for the name, they created a dummy name and then used both names – Mortgage Electronic Registration System and Mortgage Electronic Registration Systems -- on their legal documents. When I sued them in California, they claimed I was confused about it name while denying its role in the confusion.